



OFFICE OF THE HEALTHCARE ADVOCATE

We're In Your Corner

A Message from your Healthcare Advocate



Welcome!

Connecticut reached a milestone this week in our continuing effort to overcome the threat of Covid 19. More than half our population has been vaccinated which is a remarkable effort coordinated and supported by state and federal government, health organizations and supply chain and delivery operations. We're grateful for this continuing progress.

But there is still work to do. Vaccinations are free and every one can now get the vaccine. We're asking you to check with your family members, friends, co-workers and make sure they get scheduled for the shot. As the governor continues to open up the state, it is vital that we are protected from a resurgence of the pandemic.

It has been a long road across more than a year, and OHA is proud to have kept our doors open to your health care insurance questions and needs. We will continue to do so. Insurance is complicated and the details matter. OHA has saved consumers

need for professional support. Our experts are ready to help you with concerns large or small.

Be well.

Ted Doolittle

Healthcare Advocate, State of Connecticut



RECENT NEWS



**AUTISM
AWARENESS
MONTH**

Autism - Celebrating Our Differences

Different abilities need celebration, acceptance and advocacy. This month, we're taking note of Autism Acceptance because it affects so many people. The latest national numbers indicate 1 in 52 people fall somewhere in the autism spectrum.

Autism Disorder Syndrome (ASD) is the fastest growing disability in the United States. According to the Centers for Disease Control (CDC) some of the increase might be due to the way children are identified, diagnosed, and receiving autism services in their

success. Research and treatment of autism in babies born early and still in the Neonatal Intensive Care Unit show promising results.

Access to services and insurance coverage for autism treatment is not always a clear path. The good news is that parents of children in need of autism services do not have to navigate these challenges alone in Connecticut. The Office of the Healthcare Advocate (OHA) is here to help – we have experts who are seasoned in this practice area. OHA will help you maximize the healthcare benefits available to you under your plan.

Health insurance is also complicated. It’s downright confusing when you have one of the types of health insurance that can exclude coverage of certain types of services even though Connecticut may have mandates about coverage for ASD services. OHA understands that the time and energy often needed to ensure prescribed ASD treatments are covered under your health plan can complicate what may already be a stressful time for families faced with a diagnosis of autism.

For free, expert assistance and representation regarding your ASD health insurance benefits, contact OHA for guidance. We help families understand which benefits are included or excluded in the health plan, which laws apply to the type of health plan, and we offer direct assistance with access to care questions, billing issues, and insurance coverage denials. Visit us at www.portal.ct.gov/oha or call 866-466-4446 for immediate assistance.





Check Your Health Plan - Be Prepared

If you're planning to have a minor or major medical procedure, call your health insurance company first so that you're clear on what charges if any you will face after the procedure. Why? If you don't, you could be surprised by a bill for thousands of dollars that you weren't expecting.

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OHA: WE'RE IN YOUR CORNER

A patient needed cataract surgery. A particular doctor was recommended by his eye doctor. Without thinking, the patient made the appointment but then wondered what his co-pay and deductible would be. He was stunned to learn from the insurance company that the recommended surgeon was in his coverage network but was not a "preferred provider." That means the patient bill would only be covered at 60% versus 90% which would leave the patient with a potentially very large medical bill. In today's health world, you have to be your own advocate. You must ask questions before your procedures and arm yourself with knowledge and expertise. As always, the OHA is here to help you navigate these scenarios. Please call us. We're in YOUR corner.

Consumer contacted the OHA because she requires ongoing testing for cancer treatment and her testing is routinely denied by her insurance resulting in carrier denials having to be appealed. She wanted assistance in having her insurance company stop the routine denials. The assigned OHA case manager intervened and advised carrier of OHA's participation in the case, as well as the interest of consumer's elected representatives. OHA advised carrier that a pattern of denials could constitute an unfair insurance practice that could expose the carrier to litigation. The carrier submitted a letter of resolution stating that the member currently has no denied claims or authorizations. Consumer was happy with OHA assistance and will contact OHA in the future if the carrier continues to deny testing.

Consumer contacted the Office of the Healthcare Advocate reporting they paid roughly \$30,000.00 out of pocket for surgeries and services related to oral cancer in 2018 and 2019. OHA reached out to out of network and out of state providers, four different insurance carriers, and two different state agencies for assistance with the matter. OHA found an appeal was misplaced and claims were not processed correctly. OHA was able to have providers supply additional information and carriers reprocess and pay claims. In the end one out of the four carriers refused to reimburse MS, but the client was satisfied overall with the outcome.



Email Sign-Up

OHA has saved consumers tens of millions of dollars since the agency was launched - and we've become a trusted resource and consumer advocate on all matters of healthcare insurance here in Connecticut and on developments in Washington, D.C. that can affect us. We share these changes and information in many ways - social platforms like our page on [Facebook](#) and Twitter, press conferences and via this newsletter. If you know somebody who is not getting this newsletter on a regular basis - or is only getting it because it's shared with them - OHA invites one and all to join our exclusive email list. Sign up for the [newsletter](#) here.



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you during this crisis
get you the
assistance you need.

Department of Social
Services (DSS).

healthcare treatments
before you get the bill.

OHA Resources

Department of
Social Services

Healthscore CT

Our New Website



We invite you to visit our new website!

It can be found here: <https://portal.ct.gov/oha>

Notice the new address. It's slightly different than the old one but no worries if you happen to forget, it will automatically redirect you to our new one. Read, enjoy, be informed and know your rights and responsibilities in the fast moving world of healthcare insurance. There are many helpful tips, links and great information you'll find useful.



Our Mission

The mission of the Office of the Healthcare Advocate (OHA) is to assist consumers with healthcare issues through the establishment of effective outreach programs and the development of communications related to consumer rights and responsibilities as members of healthcare plans. OHA focuses on assisting consumers in making informed decisions when selecting a health plan; assisting consumers to resolve problems with their health insurance plans and tracking trends of issues/problems, which may require administrative or legislative intervention, or advocacy with industry, the public, or other stakeholders



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